



dental



vision



life

choose more choice.



More complete coverage with small business dental, vision, and life insurance

Adding dental, vision,¹ and life¹ insurance to a Blue Shield of California small business policy is a healthy financial choice. With one bill, it's easier than ever for members to get the coverage they need.

When employers add dental and vision coverage to medical plans, they save

A 10% discount is applied directly to the total dental and vision premium when dental and vision coverage is written with or added to a Blue Shield medical plan.

Low enrollment requirements

The participation requirement for employers with five or more enrolled employees is only 25%. For voluntary dental and vision plans, only one enrollee is required.

Why choose dental coverage with Blue Shield?

Network

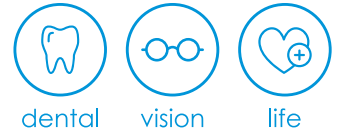
With nearly 52,000 dental PPO (DPPO) providers and 25,000 dental HMO (DHMO) providers, we offer members choice. Blue Shield has the fifth largest DPPO and second largest DHMO in California.²

DPPO Network	Totals
Assurant Dental Network	56,903
Ameritas PPO	54,779
Principal PPO	54,608
United Healthcare Options	52,798
Blue Shield of California	51,704
Guardian PPO	47,128
Aetna PPO II	38,681
CIGNA Total DPPO	33,188
Anthem Dental Complete	31,637
Delta Dental PPO	28,325

Blue Shield dental is a smart choice

- Mix and match – Choose a variety of plan combinations that make sense for you:
 - 3 DHMOs
 - 2 DHMOs and 1 DPPO
 - 2 DPPOs and 1 DHMO (2 DPPOs must have the same ortho benefit)
 - Dual options
- Blue Shield offers true open enrollment and no late entrant penalties

- Portfolio plans include:
 - Group and voluntary plans
 - Usual and customary out-of-network 80th and 85th percentile on portfolio plans
 - Maximum allowable charge
 - Plans with and without waiting periods
- Orthodontia:
 - Orthodontia now offered on some plans as a Lifetime Benefit or Annual \$1000 a year for 24 months
 - Coverage for Invisalign “invisible” clear braces (member is responsible for any costs over the amount of traditional braces)
- Implants:
 - Covered on SmileSM Deluxe 2000 50/2000/ No Ortho/MAC and SmileSM Deluxe Plus 2000 50/2000/Ortho/MAC DPPO plans
- Oral cancer screening benefit
- Third cleaning for pregnant women and a third periodontal treatment if necessary
- Blue Shield members stay in the network because they have choice:
 - Blue Shield's network use is 69.4%; our DPPO Network average discount is 38.1%
- Caries risk management: Additional benefits for children at risk for tooth decay



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Why choose vision coverage with Blue Shield?

Network

Blue Shield offers access to one of the largest vision networks in California, with nearly 7,000 providers.³ Additionally, members have access to major retail chains with convenient evening and weekend hours:

- Costco Wholesale
- For Eyes
- LensCrafters
- Pearle Vision
- Sam's Club
- Target Optical
- Visionworks
- Walmart

Blue Shield vision is a smart choice

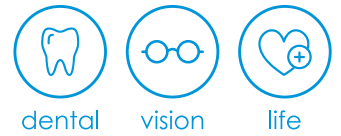
- Extensive network of both independent and retail providers
- Blue Shield members stay in the network because they have choice: Network use is 98%
- Generous allowances for premium lens extras versus the copays that are charged on competitor plans
 - New plans added with a \$10 eye exam copay
 - Frame allowances are available from \$120 and \$150
 - Includes coverage for progressive lenses, photochromic lenses, and anti-reflective coating
 - All plans cover polycarbonate lenses for dependent children
- Lenses every 12 or 24 months

Member discounts

- Discounts of 20% through our Discount Vision Program Network:
 - Eye exams, frames and lenses, tints and coatings, extra pair of glasses, non-prescription sunglasses, and contact lenses
 - Savings of 15% to 20% on LASIK surgery at QualSight LASIK and NVision Laser Eye Centers
- Online eyewear shopping:
 - MESVisionOptics.com delivers cost savings and allows members the convenience of shopping online for contact lenses using their eligible vision plan benefits. Readers, sunglasses, and other accessories are also available at low online prices.
- Hearing aids: Discounts of up to 60% through EPIC Hearing Healthcare, one of the nation's largest networks of hearing care professionals
- Members who have had PRK, LASIK, or custom LASIK vision correction surgery may use their lens benefit for sunglasses as long as they use a network provider and provide proof of surgery.

Vision and medical integration

Members with Blue Shield medical who are diagnosed with diabetes through an eye exam are referred into Blue Shield's Disease Management Program.



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Why choose life insurance with Blue Shield?

Facing financial burdens after the loss of a loved one can be challenging and having life insurance helps.

Coverage provides critical financial protection that can be used to help cover living expenses, college education costs, mortgage payments, and more. Coverage is available with or without a Blue Shield health plan.

Basic life:

Basic term life insurance plans from Blue Shield of California Life & Health Insurance Company can help safeguard the future of the significant people in a member's life.

- Flat amounts, multiples of salary, or graded class plans; guaranteed issue amounts match coverage amount
- Waiver of premium provision: Continued life insurance for employees who are totally disabled before age 60.
- Accelerated death benefit: 50% to \$100,000, whichever is less.
- Beneficiary assistance: Grief counseling, legal counseling, financial counseling
- Travel assistance: Provides employees and their families services when traveling more than 100 miles away from home (including international travel).

Accidental death & dismemberment (AD&D)

Our AD&D policies pay benefits to the beneficiary if the cause of death or dismemberment is the direct result of an accident.

- Accidental loss of life pays an additional sum equal to the basic life amount.
- Partial benefits for accidental loss of limbs, fingers, toes, paralysis, speech, hearing, sight; see schedule on benefit summary.
- Included: Seat belt/airbag, special education for surviving dependents, disappearance, felonious assault, exposure, comatose, common carrier, surgical reattachment, and repatriation.

Quick Match ProgramSM:

Our Quick Match Program provides streamlined underwriting by matching rates from any other carrier's plan for new and existing groups of 10-100 eligible employees.

- Life insurance amounts between \$15,000 and up to \$200,000 for all employees; class schedule cannot exceed 2.5 times that of the next lower class. (Note: maximum benefit amounts must follow maximum based on group size.)
- Group's life/AD&D renewal rates are between \$.08 (minimum) and \$.30 (maximum) per \$1,000
- Standard age-reduction schedule (65% at age 65 and 50% at age 70).
- Coverage is available with or without a Blue Shield health plan.
- *Cannot be used in conjunction with Relaxed Participation Promotion.*

1. Blue Shield vision and life insurance are underwritten by Blue Shield of California Life & Health Insurance Company (Blue Shield Life).
 2. Available through a contracted dental plan administrator. Counts provided from Netminder 4/18 report.
 3. Available through a contracted vision plan administrator.